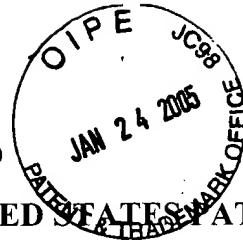


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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Charles B. KATZ et al.

Group Art Unit: **3624**

U.S. Serial No.: **08/914,789**

Examiner: **WASYLCHAK, Steven R.**

Filed: **August 20, 1997**

For: **METHOD AND SYSTEM FOR PERFORMING CRA, HMDA, AND FAIR
LENDING ANALYSIS AND REPORTING FOR A FINANCIAL INSTITUTION**

RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
Alexandria, VA 22314

Sir:

In response to the non-final Office Action mailed September 24, 2004, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks.